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Attorney Docket No. SOM919980031US2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Applicant(s): Mark Linehan
Docket No.: SOM919980031US2
Serial No.: 10/622,058
Filing Date: July 17, 2003
Group: 3621
Examiner: Salvatore A. Cangialosi

I hereby certify that this paper is being deposited on this date with the U.S. Postal Service as first class mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Signature:

Date: January 31, 2006

Title: Four-Party Credit/Debit Payment Protocol

TRANSMITTAL LETTER

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith is the following document relating to the above-identified patent application:

- (1) Response to Office Action.

There is no additional fee due in conjunction with the response. In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or to credit **International Business Machines Corporation Deposit Account No. 09-0460** as required to correct the error.

Respectfully submitted,

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(516) 759-4547

Date: January 31, 2006



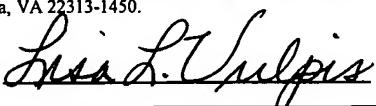
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RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the outstanding Office Action dated October 31, 2005, please consider the following remarks: